

# Unemployment Insurance in Maryland

## A Guide to Reemployment



**This guide provides important information about the unemployment insurance (UI) program in Maryland. The UI program provides temporary income to individuals who are unemployed through no fault of their own, who are able and available to work, and who are actively seeking work. To learn more about the UI program, please read the contents within.**

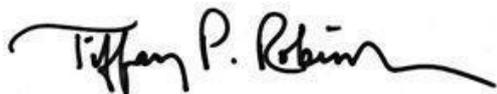
Greetings Maryland Customers,

The Maryland Department of Labor is committed to safeguarding and protecting Marylanders. We're proud to support the economic stability of the state by providing businesses, the workforce, and the public with high-quality, customer-focused regulatory, employment and training services.

To reinforce the Department of Labor's mission, the Maryland Division of Unemployment Insurance (DUI) is pleased to provide the enclosed information and ask that you read the contents of this publication to get an understanding of "**Unemployment Insurance in Maryland: A Guide to Reemployment.**" We continue to serve as a lifeline during times of uncertainty by providing temporary monetary assistance to eligible workers who become unemployed through no fault of their own and who are able to work, available for work, and are actively seeking and willing to work.

Initially established as part of the Social Security Act of 1935, the unemployment insurance program is funded primarily through state and federal payroll taxes paid by employers. These temporary benefit payments allow unemployed workers to allocate a reasonable amount of time to search for gainful employment. DUI is therefore proud to serve as a bridge to reemployment by connecting our customers immediately to a full range of Workforce Development services, including career planning and guidance, training, and employment opportunities in order to meet the needs of employers and compete, grow, and succeed in our ever-changing 21st century global economy. Customers may access these services at no charge online through the [Maryland Workforce Exchange](#). Through these resources, we pledge to foster a business-friendly environment that delivers customers responsive, timely, and quality services.

We encourage you to utilize these services and wish you the very best in your reemployment as we forge ahead to expand Maryland's labor market and change Maryland for the better!



Labor Secretary

## Guide to Reemployment

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## QUICK UNEMPLOYMENT INSURANCE HIGHLIGHTS

- **Filing for Maryland Unemployment Insurance Benefits is a Two-Step Process:**
  - **Step 1:** You must file an initial claim to begin the unemployment insurance (UI) process and to determine your eligibility for benefits. **See page 12 for information about how to begin the process.**
  - **Step 2:** After you file your initial Maryland claim, you must file a weekly claim certification for each week that you are unemployed to request benefit payments. If you do not file a weekly claim certification for a designated week, you will not receive benefit payments for that week. You may file your claim certification online, by mobile app, or by phone. **See page 18 to learn more.**
- **Methods for Filing an Initial Claim** - You can file an initial claim (application) for UI benefits by either method below:
  - online in the [BEACON 2.0](#) claimant portal; or,
  - by calling a live claims agent at **(667) 207-6520**.

For information about filing an initial claim in BEACON 2.0, see the [BEACON Account Registration tutorial video](#).

- **Methods for Filing a Weekly Claim Certification to Request Benefit Payments** - You can file your weekly certification:
  - online in your [BEACON 2.0](#) claimant portal. Log in and select the link to access your action items (on your portal homepage or under Alerts & Messages on the left menu). You will receive an action item when a claim certification is available for you to file. Select the appropriate action item and follow the prompts;
  - by calling the **IVR at 410-949-0022** (if calling from the Baltimore area or out-of-state) or at **800-827-4839** (if calling from Maryland, but outside of the Baltimore area); or,
  - through the **MD Unemployment for Claimants** mobile app (available to download from the [iOS App Store](#) or [Google Play Store](#)).
- **Work Sharing (Short-Time Compensation)** - The Work Sharing program (also referred to as the Short-Time Compensation program) allows an employer to reduce employee hours, as opposed to laying off staff, and employees can

collect partial UI benefits. This mutually beneficial program allows employers to retain skilled and experienced employees, maintain productivity and quality service, and save the time and expense of recruiting, hiring, and training new employees. Participating employees can keep their current jobs, continue to earn wages and, in most cases, maintain their health and retirement benefits. If you receive benefits under the Work Sharing program you will be considered available for work, but you are required to be available for your normal workweek. To learn more, see the [Work Sharing Information for Employee FAQs](#) or view the [Work Sharing web page](#).

- **Part-Time Worker:** A part-time worker is defined as an individual whose availability for work is *restricted to part-time work* AND who worked at least 20 hours per week in part-time work for the majority of weeks in the base period. **See page 14 to learn more about the base period.** You must continue to be able and available for work and actively search for employment if you are working part-time while filing for UI benefits.
  - **NOTE (Part-Time Worker Availability):** If you are a part-time worker (as defined above), you must work all available hours that the employer offers you. Failure to work all hours that are offered to you may result in a delay or denial of your UI benefits. If you are a part-time worker and your earnings equal or exceed your weekly benefit amount, your claim will be closed and no benefits will be paid for that week. In this case, you must reopen your claim if you remain partially or totally unemployed. You may reopen your claim in [BEACON 2.0](#) or by calling 667-207-6520.
  - **Work at Least 20 hours per Week:** To qualify for UI benefits *as a part-time worker*, you must also be able to work, available to work, and actively seeking work to maintain eligibility for benefits. You must also seek a job where you can work at least 20 hours per week. The work must be in a labor market in which a reasonable demand for part-time work exists.
- **UI Correspondence** - Important notices about your UI benefits are delivered to your [BEACON 2.0](#) claimant portal. **We recommend that you choose either e-mail or text message as your preferred method of communication so that you can receive immediate alerts about activity on your claim.** Please check your portal regularly and read all correspondence that DUI sends to you, which may include eligibility determination notices and scheduling of required appointments.
- **Change of Address** - If your address changes while you are filing for UI benefits, you must notify DUI immediately. If you do not notify DUI as soon as possible, correspondences may go to your former address, which may cause a delay or denial of your benefits. You can change your address in your [BEACON 2.0](#) portal,

the MD Unemployment for Claimants mobile app, or by calling a claims agent. Be prepared to verify your identity for the representative.

If you move from Maryland to another state or U.S. territory (Puerto Rico, the Virgin Islands, Samoa, Guam, or the Northern Mariana Islands) and continue to file for UI benefits, you must follow Maryland UI laws and regulations. You are ineligible for Maryland UI benefits if you move to another country.

- **Reporting Earnings** - If you work during a week for which you claim benefits, you must report all earnings for any work, including paid training, temporary or part-time work, and self-employment. Wages, including tips, must be reported in the week that the money is earned, not the week it was actually paid. **Commission payments** must be reported *in the week that they are paid* to you. All wages reported must be gross wages, meaning wages earned before any taxes or deductions are taken out. All income from self-employment must be reported as net income, meaning after expenses, interest, and taxes are deducted. If you earn more than your benefit amount in a week, you are not considered to be unemployed, and DUI will close your claim. If you subsequently earn less than your weekly benefit amount in a week, then you will be considered totally or partially unemployed again. **If you become totally or partially unemployed again, you must reopen your claim** to reestablish your eligibility for benefits, which you can do in [BEACON 2.0](#) or by calling a claims agent at **667-207-6520**.

**NOTE: If you earn income and do not report it, you are committing fraud.** Any benefits received due to fraud must be repaid with penalties and interest. If you are found guilty of fraud, you may be denied UI benefits for at least one year, and may face criminal charges, fines, and/or imprisonment.

- **Reopening Your Claim** - If you are eligible to reopen your claim, you will see a Reopen Claim action item in your [BEACON 2.0 portal](#). You can also reopen your claim by calling a live claims agent at **(667) 207-6520**. **You cannot reopen your claim using the MD Unemployment for Claimants mobile app.**
- **Payment of Benefits** - If you are eligible to receive UI benefits, you can choose to receive benefit payments by direct deposit or paper check sent by mail. You will choose your benefit payment method when you file an initial claim or you can change your method in your [BEACON 2.0 claimant portal](#). To receive payment by direct deposit, you must input your bank account checking number and routing number in BEACON 2.0.

If additional verification is required, this will happen through a micro deposit process in which two deposits of less than \$1 will be made into your account. You will be asked to verify the amount of the deposits. Although you can select your payment method in the MD Unemployment for Claimants mobile app, **you**

**cannot verify the micro deposits in the mobile app.** One withdrawal, equivalent to the amount of the micro deposits, will also be made from your account. If you select a paper check as your payment method, you need to verify your address. If you do not have an account with a financial institution but would like to select direct deposit as your payment method, consider opening a bank or credit union account now. For general information about bank and credit union accounts, read the Office of the Commissioner of Financial Regulation's [Frequently Asked Questions](#). To learn about some of the many bank account options available for Marylanders, visit the [CASH Campaign](#) of Maryland's [Bank On Maryland program](#). You may also contact a financial institution of your choice. Please note it is a consumer's responsibility to thoroughly research and review any information provided by any of these entities before opening an account.

- **Claimant FAQs** - You can find additional information about the subjects in this guide, as well as other topics, in the [Claimant Most Frequently Asked Questions section](#) of the DUI website. The FAQs provide answers to questions about filing an initial claim, filing a weekly claim certification, work search, overpayments and fraud, and more.
- **Fraud Prevention** - Do you know someone who is collecting UI benefits while working full or part-time and not reporting wages, incarcerated, out of town, or unable to work? **Call the FRAUD HOTLINE at (800) 492-6804, Monday to Friday, between 8 a.m. and 4 p.m.** You can also complete and submit a [Request for Investigation of Unemployment Insurance Fraud form](#).

### **MARYLAND UNEMPLOYMENT INSURANCE REQUIREMENTS FOR CLAIMANTS**

To expedite your reemployment, we strongly encourage you to develop your skills and position yourself to be rehired. You must meet certain requirements each week to maintain your eligibility for UI benefits. **Failure to complete these requirements may result in a delay or denial of your benefits.** The requirements for claimants are listed below:

1. **Be Able To Work and Available For Work** - You must be able and available for work without restrictions throughout the life of your UI claim.
2. **Actively Search for Work** - You must actively search for work each week to maintain your eligibility for benefits.

**NOTE:** From March 20, 2020, to July 3, 2021, claimants were exempt from the requirement to actively search for work due to the COVID-19 pandemic. **Effective Sunday, July 4, 2021, the active search for work requirement was reinstated for regular unemployment insurance claimants.**

- To fulfill the active search for work requirement, **you must submit at least three valid reemployment activities each week, which must include at least one job contact, in the Job Contact and Reemployment Activity Log located in the Maryland Workforce Exchange (MWE). You are required to complete these activities to maintain your eligibility for UI benefits.** Before you can submit your weekly activities in the Job Contact and Reemployment Activity Log, you must complete a one-time registration in MWE. (**See section #4, Register with the Maryland Workforce Exchange (MWE), below.**)
- **Valid reemployment activities refer to actions that may reasonably lead to you becoming reemployed, including activities that remove barriers to reemployment.** Several of these activities can be completed online in [MWE](#).
- **A full list of [Maryland's valid reemployment activities](#) for claimants can be found online.**

Examples of valid reemployment activities include: work searches made through MWE or through external search engines (LinkedIn, Indeed, and etc.); preparing for a job interviewing using Big Interview; completing a skills self-assessment; attending a recruitment event (e.g., job fairs, hiring events) held by the Division of Workforce Development and Adult Learning (DWDAL); conducting labor market research; and attending a required Reemployment Services and Eligibility Assessment (RESEA) workshop or Reemployment Opportunity Workshop (ROW) at a local [American Job Center](#).

**NOTE:** If you have an offer of suitable employment but have not started the job yet, you must continue to look for work until you begin working. Maryland employers are required by law to report employment information within 20 days (date hired, rate of pay, etc.) for all individuals hired or rehired.

3. **File Your Weekly Claim Certification** - You must file a weekly claim certification for each week that you are requesting UI benefit payments. The claim certification is a legal document which includes questions to certify your ongoing eligibility for UI benefits. The questions pertain to an entire week. DUI's benefit payment week is from Sunday to Saturday, and you must wait until after that week ends to file your claim certification.
  - You may file your claim certification (immediately following the week for which you are requesting payment) beginning on Sunday at 12:01 a.m. until Saturday at 11:59 p.m. If you file after Saturday at 11:59 p.m., your claim certification is considered late and your benefit payments may be delayed or denied. Review questions carefully and respond accurately. After you

successfully submit your claim certification, you will receive a confirmation number which you should keep for your records.

- You can **file your weekly claim certification online in [BEACON 2.0](#), in the MD Unemployment for Claimants mobile app ([iOS App Store](#) or [Google Play Store](#))**, or by calling the IVR at 410-949-0022 (if calling from the Baltimore area or out-of-state) or at 800-827-4839 (if calling from Maryland, but outside of the Baltimore area).

4. **Register with the Maryland Workforce Exchange (MWE)** - You are required to complete a one-time registration with the MWE. A partial user account was created for you in MWE when you filed an initial claim. However, you must complete the registration by:

- creating an MWE user account; and,
- answering mandatory questions in MWE;

In MWE, you should also:

- upload/create a résumé;
- make the résumé viewable to employers; and
- maintain an up-to-date résumé in MWE while you are collecting UI benefits.



The screenshot shows the Maryland Workforce Exchange website. At the top left is the logo for the Maryland Workforce Exchange with the tagline "Where Business and People Connect". To the right of the logo is the text "MARYLAND DEPARTMENT OF LABOR Maryland Workforce Exchange". Further right is a search bar with the text "Search Maryland.gov" and a "Search" button. Below the search bar are social media icons for Twitter and Facebook. A yellow banner across the middle contains the text "Click the logo to find top employment opportunities on our COVID-19 page." and a "COVID-19 CORONAVIRUS" logo. Below the banner is a large image of a city skyline with a waterfront and many boats. In the top right corner of the image area, there is a "Sign In" button and a "Select Language" dropdown menu.

You may register on the [MWE website](#) or at your [local American Job Center](#). For detailed registration instructions, see the [Maryland Work Search Requirements](#) web page.

To register:

a. Go to the [MWE sign in](#) web page. Go to “**Create a User Account,**” under Option 2, select “**Individual,**” and follow the prompts. **Your MWE username and password are different from your BEACON 2.0 username and password.**

b. Answer all mandatory questions, which are indicated with a red asterisk (\*). You must answer questions about your demographic information, skills, work history, education, and more.

**NOTE:** If a partial user account has already been created for you in MWE based on your initial application for UI benefits, you will see a red message that reads “**We have identified an existing account in the system that matches your Social Security number. If you believe you made a data entry error please re-enter your correct Social Security number. Otherwise, please click here to retrieve your existing credentials and sign-in.**” This message is shown in the image below. You should follow the link to retrieve your existing credentials (username, password, or both) and complete your registration.

c. After answering the required questions, you will be taken to your MWE dashboard.

d. Next, please upload or create your résumé in MWE. To do so, go to your dashboard, scroll down to Job Seeker Services, and select “**Résumé Builder.**” Résumé Builder will allow you to upload or create your résumé in MWE. To get started, select “**Create New Résumé.**” On the next screen, under Availability, select “**Allow Employers to View My Résumé Online.**” Enter a title for your résumé. Under Résumé Creation Method, choose “**Comprehensive**” to create a new résumé. Follow the prompts and enter all requested information. If you have an existing, up-to-date résumé, select “**Upload**” and follow the prompts. You should maintain an up-to-date résumé on MWE while you are collecting UI benefits and make it viewable to employers.

**NOTE: You must complete any weekly tasks or actions that you receive in your MWE inbox. Please check your MWE inbox frequently throughout the week. Failure to complete these activities may result in a delay/denial of your benefits.**

- You must submit at least three valid reemployment activities each week, including at least one job contact, in the **Job Contact and Reemployment Activity Log in MWE.** Before you can submit your job contact and reemployment activities, you must complete your one-time registration in MWE.

- A full list of [Maryland's valid reemployment activities](#) can be found online.
- For detailed instructions about submitting your valid reemployment activities, see the [Job Contact and Reemployment Activity Log video tutorial](#) and the [Maryland Work Search Requirements](#) web page. All valid reemployment activities that you complete in MWE for a benefit week will be automatically displayed in your Job Contact and Reemployment Activity Log. If you completed valid reemployment activities outside of MWE, you will need to enter them manually. For valid reemployment activities that you complete outside of MWE, you will need to upload documentation that substantiates completion of the activity.

**NOTE: Submitting your valid reemployment activities each week does not take the place of filing your weekly claim certification. You must file your weekly claim certification to request benefit payments for each week of unemployment, as well as submit your valid reemployment activities.**

- **If selected, you must complete a required reemployment workshop** - The Maryland Division of Workforce Development & Adult Learning (DWDAL) may select you to participate in a Reemployment Services and Eligibility Assessment (RESEA) federal workshop. If you are selected, **please note that you are required to attend and complete the workshop**. You may receive a notice (or multiple notices) via mail, your Maryland Workforce Exchange inbox, a phone call/voicemail, or text message. If you have a scheduling conflict, you must notify the American Job Center staff at least 24 hours prior to the scheduled workshop. As a part of the required workshop, a reemployment professional will work with you, one-on-one or over the phone, to develop an individualized reemployment plan.

**When you file your weekly claim certification, you will be asked whether you made an active search for work.**

**Special Circumstances** - Special circumstances regarding being able and available for work and actively seeking work are listed below:

- Union** - If you are in a union with a hiring hall, you must make regular contact in the manner prescribed by your union.
- Jury Duty** - If you are called to jury duty, for each day you serve as a juror you are not required to be able and available to work or to actively search for work. If you are selected for a trial that lasts multiple days and there is a day on which you are not required to physically report to the courthouse, you must actively search for work and be able and available for work on that day.

- ❑ **School or Training** - If you are attending school or training prior to filing for UI benefits, you must report it when you file your initial claim. If the schooling/training begins while you are receiving UI benefits, you must report it when you file your weekly claim certification (request for benefit payments).

Failure to disclose this information and to properly answer the questions may result in an overpayment or a finding of fraud. Normal hours for an occupation refers to the occupation in general, not the hours you worked on your last job. For example, at your last job as a nurse you may have worked a 4 p.m. - midnight shift, which allowed you to attend school during the day. However, normal (customary) hours for the occupation of a nurse may include all shifts during each day of the week. You may receive a fact-finding questionnaire in your BEACON 2.0 portal or an interview may be scheduled to discuss whether the days/hours of your schooling/training are truly a restriction on your availability for work. During the fact-finding process, the possibility of a work search exemption (approved training waiver) may be explored.

- ❑ **Approved Training** - If you are enrolled in a training program approved by DUI, you may be considered able and available for work, provided that you do not fail to attend or complete the training.
- ❑ **Additional Training Benefits** - If you are currently in a training program or are considering entering vocational training, you may be eligible for up to 26 weeks of additional training benefits (ATB), paid at your regular weekly benefit amount. These benefits may be paid over a two-year period determined by the effective date of your initial claim for UI benefits. You must meet the following requirements to be considered for ATB:
  - A. Be unemployed through no fault of your own;
  - B. Exhaust all available state and federal UI benefits;
  - C. File your initial UI claim after you lost your job due to a permanent reduction of operations or after you were separated from a job in a declining industry;
  - D. Enroll in a training program approved by the Maryland Department of Labor (Labor);

- E. Register in a training program authorized under the Workforce Innovation Opportunity Act (WIOA). A workforce professional at your local [American Job Center](#) must register you or you must be in approved full-time training;
- F. Participate in a training program prior to the end of the benefit year that you established when you initially filed for UI benefits;
- G. Join a training program that will lead to an in-demand occupation.

### **FILING AN INITIAL CLAIM**

- **Filing an Initial Claim** - If you are unemployed through no fault of your own, you may be eligible for UI benefits. You can file a claim for UI benefits online in the [BEACON 2.0](#) claimant portal or by calling a live claims agent at **(667) 207-6520**. Claims are effective on the Sunday of the week during which the initial claim is filed. For example, if you file a claim on Wednesday, March 4, the claim's effective date is Sunday, March 1. For information about filing an initial claim in BEACON 2.0, see the [BEACON Account Registration tutorial video](#).
  - ❑ **Working Outside of Maryland** - You must file your UI claim where you worked, not where you reside. If all of your work in the last 18 months was in a state other than Maryland, you must file your claim with that state. The laws of the state where you file govern your claim. If you worked in Maryland and in another state in the last 18 months, please visit [BEACON 2.0](#) to file your claim. Ensure you add all out-of-state employment when you file a claim.
  - ❑ **Earned Wages in More than One State** - If you worked in more than one state and qualify for UI benefits in either state, you may only file in one state at a time. If you choose to file in Maryland, you must wait until you have exhausted all benefits from another state. It is illegal to obtain UI benefits from multiple states at the same time.
- **Information Needed for an Initial Claim** - To apply for UI benefits, you will need:
  - ❑ Your Social Security number;
  - ❑ Your address, telephone number, and e-mail address;
  - ❑ The name, address, telephone number, and employment dates for each employer you worked for in the 18 months before the date that you file an initial claim;

- The names, Social Security numbers, and dates of birth for any dependents you claim. Only one parent may claim a dependent at a time, so you also need the other parent's name, Social Security number, and birth date;
  - Your alien registration number and expiration date, if you are not a U.S. citizen or national;
  - Your employment start and end dates for any employers in the last 18 months. If applicable, your return-to-work date;
  - The reason you became separated from each employer;
  - A SF-8 or SF-50 form, if you worked for the federal government;
  - Form DD-214, Member 4 Copy, if you were in military service; and
  - Your union name and local number, if you are a union member.
- **Reporting Payments When Filing an Initial Claim** - You are required to report payments you received, are receiving, or will receive from your former employer when you file your initial claim. If you are notified of these payments after you filed an initial claim, you must report it as soon as you learn of the payment. Examples of payments you must report are listed below.
  - **Vacation, Holiday, and Special Pay** - You must report vacation pay, holiday pay, bonus pay, or other special payments when you file your initial claim. You can report these payments in [BEACON 2.0](#) or by calling a claims agent at **(667) 207-6520**. Your benefits may be reduced or denied for the weeks these payments affect, depending on the circumstances. In addition, except for vacation and holiday pay, you must report these payments on your weekly certifications if you receive them at a later time. With respect to vacation and holiday pay, you do not need to report these payments on your weekly claim certification unless you have a definite return-to-work date and knew about the payments when you temporarily separated from your employer. If you fail to report these payments, you may be overpaid. This overpayment must be repaid before any future benefits will be paid. Some of these payments are not considered wages and are not used to determine your monetary eligibility.
  - **Severance Pay** - You must report severance pay when you file an initial claim. If you receive severance payments at a later time, you must report them by calling a claims agent at **(667) 207-6520**. Do not report severance payments as wages when filing your weekly claim certification. Severance payments are deductible from UI benefits based on the number of weeks of your regular wage that they cover. Once your severance payments are exhausted, if you are otherwise eligible, your benefits may be paid. If you do not report your severance payments, you will be overpaid and you may be charged with UI fraud.

- **Pension/Annuity Payments** - You must inform DUI if you received a lump sum pension or if you are receiving monthly pension payments from any employer for whom you have worked during the last 18 months. These payments may be deductible from UI benefits. It is required that you report the effective date of any pension payments, even if the actual payments are received at a later date. You must also report any changes in your pension amount. If you do not report your pension and any changes to your pension, you will be overpaid, and you may be charged with UI fraud.
- **Back Pay or Damages** - Back pay is considered wages. UI benefits will be denied retroactively for any week to which back pay is attributable. If you are paid UI benefits during a week that you received back pay, you will be charged with an overpayment. Monies paid for damages are not considered wages and should not be deducted from a claimant's benefits.

**NOTE: You are NOT required to report any Social Security income.**

### **DETERMINING YOUR MONETARY ELIGIBILITY FOR BENEFITS**

In order to be eligible for regular UI benefits, you must have earned sufficient wages in covered employment. **Covered employment** is generally any work an employee performs for an employer in exchange for wages. Covered employment excludes independent contracting, self-employment, and a specific list of exemptions (see Code of Maryland, Labor & Employment, [Section 8-206](#)).

To be eligible for regular UI benefits, the claimant must have earned wages in at least two quarters in the base period. The base period is a 12-month period that DUI will use to determine if you are monetarily eligible for UI benefits.

- Each claimant will receive a written notice, the Statement of Wages and Monetary Eligibility, which includes information about the claimant's monetary eligibility. The notice provides your **standard base period** or **alternate base period** to determine your maximum weekly benefit payment amount.
- Regardless of which base period is used and whether or not you are monetarily eligible for benefits, you will be sent a **Statement of Wages and Monetary Eligibility** notification. This form will list your base period employer(s) and the wages that your employer(s) reported that you earned during this period. DUI uses these wages to determine your weekly benefit amount.
- Review your Statement of Wages and Monetary Eligibility notification carefully.

- If an employer is missing or the wage amounts are incorrect, contact a claims agent at **(667) 207-6520** and file a wage protest. You also may need to provide proof (e.g. W-2's, pay stubs, employer letter, etc.) of missing or incorrect wages.

The **Standard Base Period** is the first four of the last five completed calendar quarters prior to the date you file your claim for UI benefits. If you worked full-time during all four quarters, your weekly benefit amount (WBA) will be about one-half of your gross weekly wages, up to the maximum weekly benefit amount of \$430.

The diagram below shows the **standard base period** for a new claim filed by month.

Month Claim is Filed	Your Standard Base Period is the 12-month Period Ending the Prior:
January, February or March	September 30th
April, May or June	December 31st
July, August or September	March 31st
October, November or December	June 30th

**NOTE:** If you worked: outside of Maryland; for the federal government; or served in the U.S. Armed Services during the standard base period, you must report this information when you file an initial claim.

In some cases, these wages can be combined with your Maryland wages to give you a higher weekly benefit amount. If you did not earn Maryland wages during the base period, you may need to file a federal claim or an interstate claim in the [BEACON 2.0](#) claimant portal or by calling a claims agent at **(667) 207-6520**.

The **Alternate Base Period** is the four most recently-completed calendar quarters prior to the date you first applied for UI benefits.

- If you are monetarily ineligible for benefits under a standard base period, your eligibility will be determined using the alternate base period.
- Review your Statement of Wages and Monetary Eligibility notification carefully.
- If any employer or any of the wage amounts are incorrect/missing, you must call a claims agent at **(667) 207-6520** to file a wage protest.

- You may need to provide proof (e.g., W-2's, pay stubs, employer letter) of incorrect/missing wages.

The diagram below shows the **alternate base period** for a new claim filed by month.

Month Claim is Filed	Your Alternate Base Period is the 12-Month Period Ending the Prior:
January, February or March	December 31st
April, May or June	March 31st
July, August or September	June 30th
October, November or December	September 30th

### YOUR WEEKLY BENEFIT AMOUNT

The weekly benefit amount (WBA) is a fixed weekly benefit payment claimants who are eligible for UI benefits will receive from DUI. The weekly benefit amount is based on the wages the claimant earned during the base period.



- The current weekly benefit amount provided under the Maryland UI law ranges from \$50 (minimum) to \$430 (maximum).
- You may be eligible to receive up to 26 weeks of regular UI benefits.
- If you exhaust 26 weeks of regular UI benefits, you will not be eligible to receive benefits again until your benefit claim year is over and you have sufficient earnings to file a new Maryland UI claim.
- If you worked in a state other than Maryland, you may be able to establish a new UI claim against that state. Call a live claims agent at **(667) 207-6520** for more information about out-of-state earnings.

- The only time that benefits can exceed 26 weeks is if a federal extension of benefits is available. You will be notified if any extensions are in effect.

### DEPENDENTS' ALLOWANCE



You will be paid a dependents' allowance of **\$8 per child, not to exceed five dependent children**. If you receive a dependents' allowance, your weekly benefit amount will still **not exceed the total maximum weekly benefit amount** allowed of \$430.

- Under Maryland UI law, a dependent child is defined as a child, adopted child, or stepchild (not grandchild or foster child) under age 16 whom you support.
- A dependent may only be claimed by one parent during any one-year period.
- You may only claim a dependent when you first open your claim.
- You must provide each dependent's Social Security number and birth date. No more than 26 weeks of dependents' allowance can be paid in a benefit year.

### REPORTING EARNINGS

Earnings are payments, in any form, for any work or service performed, including self-employment, tips, and odd jobs. Claimants are required to report their gross wages, unless they are self-employed. When reporting wages, if you earn \$60 before taxes or any deductions, you should report \$60. If you do not report all of your gross wages, you will be overpaid and you may be charged with UI fraud.

A claimant may earn up to \$50 per week before deductions are made from a claimant's weekly benefit amount. After \$50, earnings are deducted dollar for dollar. However, claimants must report *all* earnings, even if the claimant earned less than \$50.

- **Self-Employment:** If you earn self-employment income, you must report your net earnings, NOT your gross earnings. Your self-employment earnings should be reported after deductions (such as taxes, expenses, and cost of goods sold) are taken.

**NOTE: If you begin working full-time, whether the job is temporary or permanent, you are not unemployed. You are NOT entitled to either full or partial UI benefits.** If you are working a full-time temporary job and become unemployed after the temporary job ends, you may reopen your claim, if you have remaining benefits.

- **Earnings Above WBA:** If your earnings equal or exceed your WBA, you are not considered to be unemployed, and your claim will be closed. You will not receive benefit payments for that week. However, if your earnings the next week are below your WBA, you can reopen your claim. You may reopen your claim through your [BEACON 2.0](#) portal or by contacting a live claims agent. **You cannot reopen your claim through the MD Unemployment for Claimants mobile app.**
- **Full-time, Earning Less Than WBA:** If you are working what is considered to be full-time in your occupation, but earning wages that are less than your weekly benefit amount, you are not unemployed. Therefore, you are NOT entitled to either total or partial UI benefits.
- **Commissions:** Commissions are earnings, but they are reported differently. You must report commission earnings *during the benefit week in which you are paid*.
- **Working Part-Time and Reporting Earnings:** If you are working part-time during any week in which you claim UI benefits, you may be eligible for partial benefits. You must report all of your earnings on your weekly claim certification for the week in which you performed the work, even if you have not yet been paid.

### **FILING YOUR WEEKLY CLAIM CERTIFICATION**

**You must file a weekly claim certification for each week that you are requesting UI benefit payments.** The claim certification is a legal document which includes questions to certify your ongoing eligibility for UI benefits. Review questions carefully and respond accurately. The questions pertain to an entire week. DUI's benefit payment week is from Sunday to Saturday. When you file a weekly claim certification, you are requesting payment for the prior completed benefit payment week. You may not file before the payment week ends.

You may file your claim certification (immediately following the week for which you are requesting payment) beginning on Sunday at 12:01 a.m. until Saturday at 11:59 p.m.

Please do not delay. If you file after Saturday at 11:59 p.m., your claim certification is considered late and your benefit payments may be delayed.

- For example, the week ending Saturday, September 4, 2021, represents a benefit payment week from Sunday, August 29, 2021, to Saturday, September 4, 2021. To request benefit payments for the week ending September 4, 2021, you would need to file your claim certification within the time period beginning on Sunday, September 5, 2021, and ending on Saturday, September 11, 2021.

After you successfully submit your claim certification, you will receive a confirmation number. You should keep a copy of this confirmation number for your records.

- **To file your weekly certification online**, log in to your [BEACON 2.0](#) portal and select the link to access your action items (on your portal homepage or under Alerts & Messages on the left menu). You will receive an action item when a weekly claim certification is available for you to file. Select the appropriate action item and follow the prompts.
- **To file your weekly claim certification by phone**, call the IVR at **410-949-0022** (if calling from the Baltimore area or out-of-state) or at **800-827-4839** (if calling from Maryland, but outside of the Baltimore area).
- **To file your weekly claim certification by mobile app**, log in to the **MD Unemployment for Claimants app** (download from [iOS App Store](#) or [Google Play Store](#)) using your BEACON 2.0 username and password. You must create an account in [BEACON 2.0](#) before you can use the app.

The weekly claim certification questions, and information to help you answer these questions correctly, are available in the [Claims Filing - Weekly Claims Certifications FAQs](#).

**NOTE:** Review your answers before accepting them and ensure that they are accurate, as you cannot make corrections after you submit your claim certification. Under Maryland UI law, it is a criminal offense to knowingly fail to disclose facts or make false statements or representations to receive or increase benefit payments.

When you successfully file a weekly claim certification, you will receive a processing number that you should retain. If you do not receive a processing number, or if you make a mistake on your weekly claim certification, immediately contact a claims agent at **(667) 207-6520**.

## TAXABLE INCOME

**Any UI benefits that you receive must be reported as part of your gross income for both state and federal tax purposes.**

- You may choose to have federal tax (10%), Maryland state tax (7%), both, or no taxes withheld from your UI benefits.
- If you elect to have taxes deducted from your UI benefits and are later determined to be overpaid, the full amount of benefits (including taxes withheld) must be repaid.
- **DUI will send you an IRS form 1099-G showing the total amount of UI benefits paid to you during the previous year.** DUI will issue this form to you through your BEACON portal. You may also receive a copy through the mail. Your 1099-G

delivery preferences can be updated in your BEACON portal, under Communication Preferences. DUI will send this form by January 31.

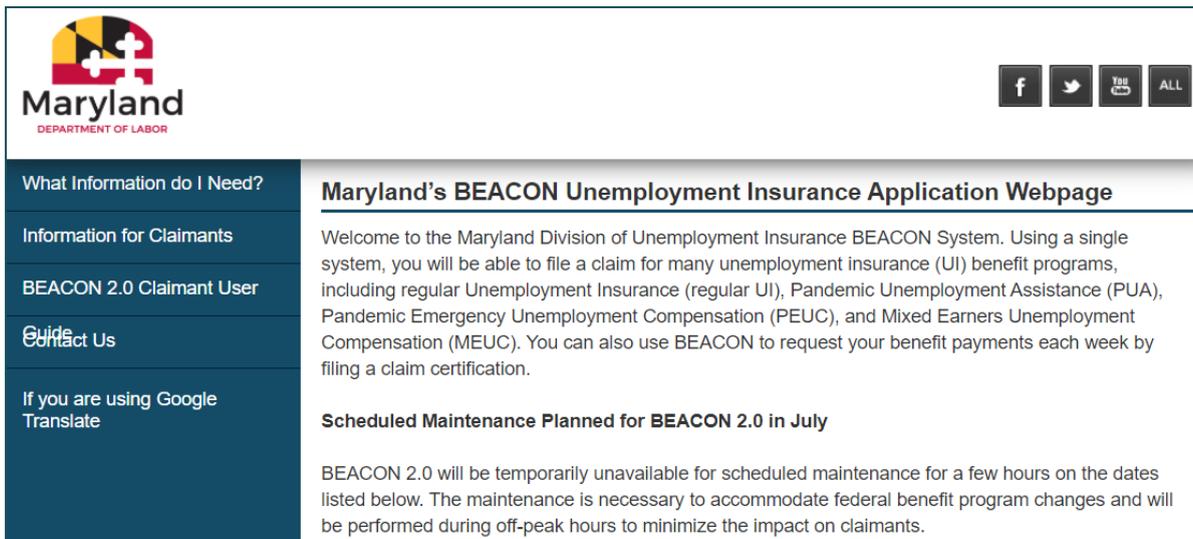
**NOTE:** The Maryland RELIEF Act **waives local and state income taxes** on UI benefits for the 2020 and 2021 tax years. The tax waiver is available to taxpayers with a filing status of single, married filing separate, or dependent with a Federal Adjusted Gross Income (FAGI) of less than \$75,000, and filers with married filing joint, head of household, or surviving spouse status with a FAGI of less than \$100,000.

If you have questions about your state taxes, please visit the [Comptroller of Maryland's website](#). For questions about the Unemployment Insurance Income Tax Subtraction, contact the Comptroller's Taxpayer Services Division at [taxhelp@marylandtaxes.gov](mailto:taxhelp@marylandtaxes.gov) or at **1-833-345-0787**.

## BEACON 2.0 SYSTEM

In September 2020, the Maryland Department of Labor replaced its decades-old system, the Maryland Automated Benefits System (MABS), with a fully modernized system known as [BEACON 2.0](#). BEACON 2.0 integrates benefits, appeals, and contributions functionalities.

**NOTE:** Claimants **must** create an account in BEACON 2.0 to use the system. If you previously created an account in BEACON One-Stop, the same username and password will work in BEACON 2.0.



The screenshot shows the Maryland Department of Labor's BEACON Unemployment Insurance Application Webpage. It features a navigation menu on the left with options like 'What Information do I Need?', 'Information for Claimants', 'BEACON 2.0 Claimant User', 'Guide Us', and 'If you are using Google Translate'. The main content area includes a welcome message, a list of supported programs (regular UI, PUA, PEUC, MEUC), and a section titled 'Scheduled Maintenance Planned for BEACON 2.0 in July' which states that the system will be temporarily unavailable for a few hours to accommodate federal benefit program changes.

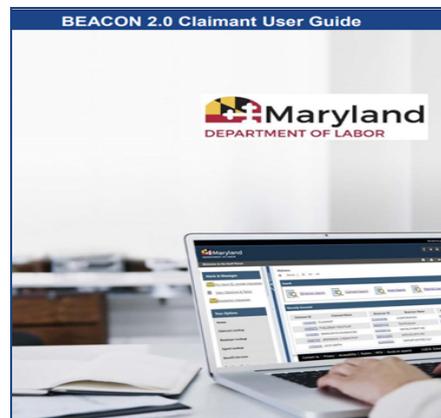
In BEACON 2.0, you can:

1. Access your UI claim 24 hours per day/7 days per week;
2. File weekly claim certifications;
3. Receive updates about your claim status, including up-to-date information about your eligibility for benefits;
4. Receive correspondence and other information;
5. Review benefit payment history;
6. Update account details (name, address, e-mail, communication preference, tax withholding);
7. File initial claims for all program types:
  - Regular Unemployment Insurance (Regular UI);
  - Unemployment Compensation for Federal Employees (UCFE);
  - Unemployment Compensation for Ex-Servicemembers (UCX);
  - Short-Time Compensation (STC) (called Work Sharing in Maryland); and,
  - Trade Readjustment Allowances (TRA).
8. Respond to fact-finding requests (as required) for additional information;
9. Submit supporting documents for adjudication or appeals;
10. File appeals;
11. Track and pay overpayments; and,
12. Maintain your portal account information.

After you log in to [BEACON 2.0](#), you are taken to your user portal. In this portal, you can receive correspondence and alerts about your account, including eligibility status and notifications regarding any missing documentation.

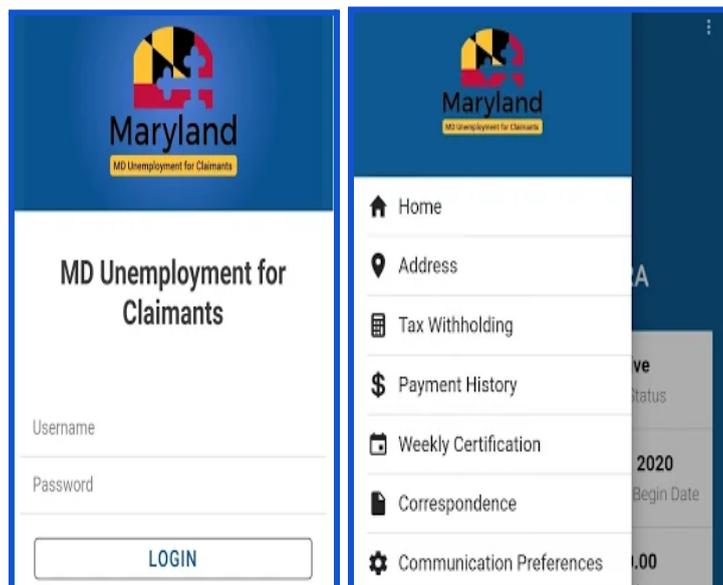
- You can select your preferred method of communication, including e-mail, text message, or postal mail, in the portal.
- After reviewing your application, DUI will notify you of your eligibility through the portal and/or your preferred method of communication.
- If you are eligible for benefits, you need to visit BEACON 2.0 each week to request payment of benefits by filing your weekly claim certification.

**BEACON 2.0 Resources:** To learn more about BEACON and how to navigate the system, see the [BEACON 2.0 Claimant User Guide](#) and [Glossary](#).



### MOBILE APP FOR CLAIMANTS

DUI created a mobile app, **MD Unemployment for Claimants**, which you may download from the [iOS App Store](#) or from the [Google Play Store](#).



You can use the mobile app to:

1. Check your eligibility status;
2. Update profile information; and,
3. File weekly claim certifications.

**NOTE:** Claimants must have an account in BEACON 2.0 before they can access features through the mobile app. To create an account, visit the [BEACON 2.0](#) claimant portal login page, select “Get Started With BEACON,” and follow the prompts.

### **NON-MONETARY ELIGIBILITY**

Under the Maryland UI law, there are many areas that must be explored to establish whether a claimant qualifies for UI benefits.

Some of these areas include:

1. The reason that you are out of work;
2. Whether you are receiving any deductible pay, such as vacation pay, holiday pay, special pay, severance pay, a pension, or back pay or damages; and,
3. Whether you are able to work, available for work, and looking for work.

To be eligible for benefits, you must be separated from your employment through no fault of your own. DUI will contact your former employer(s) to verify the reason(s) for your separation. If you voluntarily quit your employment or were discharged from your employment, you may be disqualified from receiving UI benefits. A claims specialist will review the facts in your case and make a determination of eligibility based on Maryland UI law. You will receive a Notice of Benefit Determination explaining why your UI benefits will be delayed or denied. If your UI benefits are delayed or denied, you can appeal the determination. You must continue to file weekly claim certifications while your appeal is pending if you remain unemployed.

### **ELIGIBILITY ISSUES**

You may receive a telephone call, a fact-finding questionnaire, or a Claimant Telephone Appointment notice if there is an issue regarding your eligibility. DUI sends a Claimant Telephone Appointment notice to a claimant when a potential fraud issue is identified or when it is necessary to discuss and adjudicate any unresolved issues affecting a claim.

- If you receive this notice, you must be available on the date and at the time designated on the notice.

- It is important that you are available for this telephone interview, as your statement will be used to determine your eligibility for benefits.
- If the notice lists an incorrect telephone number for you, please provide the correct telephone number as quickly as possible by calling (667) 207-6520.



- DUI might attempt to discuss and adjudicate any unresolved issues affecting a claim via an unscheduled telephone interview. If a claimant does not answer, DUI will leave a message via voicemail or with a responsible adult, if possible, to schedule a follow-up telephone call.
- If you are not available and have not provided information concerning the issue to be resolved, a determination will be made on your claim based on available information, which may result in a delay or denial of your benefits.

### **REFUSAL OF WORK**

If DUI receives a report from an employer stating that you refused an offer of suitable work without good cause, you may be disqualified from receiving benefits. DUI will generate a fact-finding questionnaire or set up an interview to determine if the job was suitable and, if so, whether or not you refused with good cause. Claimants have the right to refuse work that poses a risk to their health or safety.

To determine if work is suitable or whether a claimant had good cause for refusal, DUI considers:

1. Previous work experience;
2. Prevailing salary for the job in your geographical area;
3. Physical and mental fitness;

4. Safety;
5. Distance from your home;
6. Risk to your health;
7. Length of unemployment;
8. Prospects for obtaining other work in your customary occupation; and,

After the fact-finding process, DUI will make a determination about whether or not you refused an offer of suitable work and, if so, whether you had good cause.

This determination will be provided to you through [BEACON 2.0](#) and by postal mail, if that is your preferred communication method. If you disagree with the determination, you have the right to file an appeal.

Under the maximum penalty for refusing suitable work, your benefits will be denied until you are reemployed and earn at least 10 times your weekly benefit amount in covered employment (Code of Maryland, [Section 8-1005](#)).

If there are mitigating circumstances involved in a refusal of suitable work, you could receive a lesser penalty which consists of a denial of benefits for at least five, but no more than 10 weeks. Additionally, you may be required to repay some or all of any benefits you received.

### **PREVENTING AND REPORTING FRAUD**



If you knowingly make false statements, misrepresent, or fail to give important facts in order to obtain or increase UI benefits, you may be subject to a fine of up to \$1,000 and/or imprisonment.

- In addition, a 15% fraud penalty will be added to your overpayment amount.

- You will be required to repay any benefits, penalties, and interest accrued as a result of providing false/misleading information.
- If you make an honest mistake in giving information when you file your initial claim or weekly claim certification, notify a claims agent at **(667) 207-6520**.

In some cases, criminals have used another individual's personally identifiable information to file a fraudulent claim for UI benefits. If you believe that your information has been used to fraudulently file an UI claim, immediately contact DUI's Benefit Payment Control Unit by completing the [Request for Investigation of Unemployment Insurance Fraud](#) form and e-mailing it to [ui.fraud@maryland.gov](mailto:ui.fraud@maryland.gov).

**NOTE:** If you know someone who is collecting UI benefits and is working and not reporting wages, is incarcerated, out of town, or unable to work, **call the FRAUD HOTLINE toll-free at 1-(800) 492-6804 between 8 a.m. and 4 p.m. (ET), Monday through Friday.** All information received is investigated and the caller may remain anonymous.

### APPEALS

[Section 8-508](#) of the Code of Maryland provides the right to appeal. If you receive a determination disqualifying you from receiving benefits and you disagree with the determination, you have the right to file an appeal. Your employer also has the right to

appeal any employer-related decision that awards benefits to you. Information about filing an appeal will be included in the determination you receive.



- If you are notified of a scheduled appeal, you should make every effort to be available.
- Appeal hearings are the last step at which either you or your employer has the absolute right to present evidence.

- Appeal decisions are made based on the evidence presented at the hearing. Failure to be available may result in a disqualification and a determination that the benefits you already received were overpaid.
- If you are still unemployed and are filing an appeal, you must continue to file your weekly claim certifications to request benefit payments while waiting to receive a determination from DUI.
- If you do not continue to file your weekly claim certifications, you will not receive benefits, even if you win the appeal.
- You must also continue to be able, available, and actively seeking work.

**Please include the following information in your appeal:**

1. Your name as it appears on the benefit determination;
2. The last four digits of your Social Security number;
3. The date of the determination which is being appealed; and,
4. A brief statement about why you disagree with the determination being appealed.

Appeals must be filed no later than the specified due date listed on your correspondence. If the appeal is filed late, the Appeals Division will determine, during the hearing, if the reason for the late filing is with good cause. You can file an appeal in your [BEACON 2.0 claimant portal](#), by fax at (410) 225-9781, by e-mail at [UILowerAppeals.Labor@maryland.gov](mailto:UILowerAppeals.Labor@maryland.gov), or by postal mail. Mail your request to:

**Maryland Department of Labor  
Lower Appeals Division  
2800 W. Patapsco Avenue  
Baltimore, MD 21230**

**CONTACT INFORMATION**

Live claims agents are available by calling (667) 207-6520. For live agent hours, see the [Claimant Contact Information web page](#). Hours may change in observance of holidays. You can also contact DUI via:

- IVR (toll-free) at **(410) 949-0022 or 1-800-827-4839** to file a weekly claim certification. IVR is available 24/7. Please listen carefully as prompts and messages change periodically.

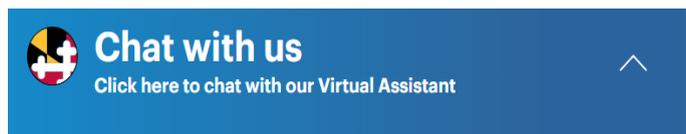
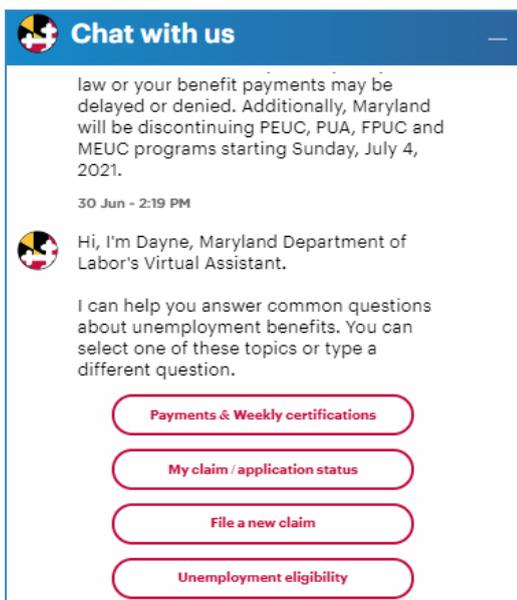
- Maryland Relay at **711** (for hearing impaired only).
- TTY at **1-800-735-2258**
- SOLICITUD DE BENEFICIOS DEL DESEMPLEO PARA LA POBLACIÓN DE HABLE HISPANA **301-313-8000**. Para Relevos en Maryland presione **1-800-877-1264** (U.S.).
- Speech to Speech at **1-800-785-5630**

**VIRTUAL ASSISTANT**

You may use our [virtual assistant](#) to receive information about UI benefits in Maryland. Claimants can use the virtual assistant’s live chat feature to speak with an agent about:

<ul style="list-style-type: none"> <li>• Filing a new claim;</li> <li>• Benefit payments;</li> <li>• Weekly certifications;</li> <li>• Extending benefits;</li> </ul>	<ul style="list-style-type: none"> <li>• Log in issues;</li> <li>• Application status; or,</li> <li>• Backdating a claim,</li> <li>• and many other topics.</li> </ul>
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The virtual assistant also has artificial intelligence features, which can provide immediate answers to common inquiries or direct claimants to relevant resources. These features are available 24/7. **Select the blue “Chat With Us” tab** at the lower right hand corner of the DUI website to use the virtual assistant.



**NOTICE TO CLAIMANTS ABOUT THE RELEASE OF INFORMATION**

Personal information submitted by a claimant is subject to public inspection only to the extent allowed by the Maryland Public Information Act (Maryland Annotated Code, State Government Article, Sections 10-611 to 10-628). The Maryland Annotated Code is available at local public libraries. Information submitted to the United States Department of Labor may be disclosed to state, federal, or local government agencies as provided by law. You have the right to inspect, amend, and correct your personal records as provided by the Maryland Public Information Act. Personal information you provide may be used for secondary purposes. In addition to reporting your income from unemployment to the Internal Revenue Service (IRS) and the Maryland Office of the Comptroller, DUI shares information about your claim with federal and state agencies to help them determine your eligibility for other programs such as:

- Maryland Workforce Exchange;
- Division of Rehabilitation Services;
- Food Stamp Program;
- Temporary Cash Assistance;
- Medicaid Programs;
- Housing Programs;
- Housing Assistance;
- Health Coverage; and,
- Child Support.

**EQUAL OPPORTUNITY**

If you believe you were subjected to discrimination under a WIOA Title I financially-assisted program or activity, you may file a complaint within 180 days of the date of the alleged violation with either: the Maryland Department of Labor (Labor) Office of Fair Practices (OFP), 1100 North Eutaw Street, Room 613, Baltimore, MD 21201 (or the person whom the Maryland Labor designated for this purpose); or the Director, Civil Rights Center, U.S. Department of Labor, 200 Constitution Avenue NW, Room N-4123, Washington, D.C. 20210. If you file your complaint with Maryland Labor, you must wait until either: Labor issues a written Notice of Final Action; or 90 days have passed (whichever is sooner) before filing with the CRC. However, you must file your CRC complaint within 30 days of the 90-day deadline (in other words, within 120 days after the day on which you filed your complaint with Labor). If Labor gives you a written Notice of Final Action for your complaint but you are dissatisfied with the decision or resolution, you may file a complaint with CRC. You must file your CRC complaint within 30 days of the date on which you received the Notice of Final Action.

<p><b>Maryland Department of Labor</b> <b>Office of Fair Practices (OFP)</b> 1100 North Eutaw Street, Room 613 Baltimore, Maryland 21201</p>	<p>Phone: 410-230-6319 Fax: 410-225-3282 Maryland Relay: 711 E-mail: <a href="mailto:dlofp-labor@maryland.gov">dlofp-labor@maryland.gov</a></p>
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Please visit the [DUI website](#) for more details and to access the latest information about unemployment insurance in Maryland.